

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Kenneth Taylor

Debtor(s)

Case No. 09 B 30501

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/19/2009.
- 2) The plan was confirmed on 10/08/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/08/2009, 02/27/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 05/29/2014.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$28,709.69.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$35,497.94
Less amount refunded to debtor	\$657.19

NET RECEIPTS: **\$34,840.75**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,674.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,680.54
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,354.54**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT Security Systems	Unsecured	300.00	NA	NA	0.00	0.00
Antoinette Armstrong	Unsecured	3,500.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	245.00	245.58	245.58	117.65	0.00
Cash Advance	Unsecured	500.00	NA	NA	0.00	0.00
CashCall Inc	Unsecured	2,354.00	NA	NA	0.00	0.00
Centurion Bank	Unsecured	600.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	1,100.00	1,525.00	1,525.00	730.61	0.00
Comcast	Unsecured	200.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	1,862.00	1,917.95	1,917.95	918.87	0.00
Department Of Education	Unsecured	4,674.00	5,724.72	5,724.72	2,742.67	0.00
DeVry Institute of Technology	Unsecured	424.00	NA	NA	0.00	0.00
Direct TV	Unsecured	400.00	NA	NA	0.00	0.00
Falls Collection Service	Unsecured	250.00	NA	NA	0.00	0.00
Flossmoor School District 161	Unsecured	400.00	NA	NA	0.00	0.00
Government Employees Insurance	Unsecured	30.00	NA	NA	0.00	0.00
Homewood Disposal Service, In	Unsecured	160.00	NA	NA	0.00	0.00
Homewood Flossmoor High School	Unsecured	550.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	7,217.00	7,465.41	7,465.41	3,576.61	0.00
Illinois Title Loans	Secured	2,300.00	2,352.10	2,300.00	2,300.00	123.09
Illinois Title Loans	Unsecured	NA	52.10	52.10	24.96	0.00
Impact	Unsecured	400.00	NA	NA	0.00	0.00
International Payment Service	Unsecured	400.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	1,426.00	1,426.55	1,426.55	683.45	0.00
Lifetouch National School Studios	Unsecured	50.00	NA	NA	0.00	0.00
MCI	Unsecured	199.00	NA	NA	0.00	0.00
NLS	Unsecured	400.00	NA	NA	0.00	0.00
One Step Cash	Unsecured	500.00	NA	NA	0.00	0.00
Paycheck Today	Unsecured	600.00	NA	NA	0.00	0.00
Payday Loan	Unsecured	1,610.00	NA	NA	0.00	0.00
Payday Loan Store	Unsecured	2,600.00	3,307.42	3,307.42	1,584.58	0.00
Professional Debt Mediation	Unsecured	600.00	600.00	600.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Progressive Insurance Co	Unsecured	250.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	2,311.00	4,891.36	4,891.36	2,343.41	0.00
RMI/MCSI	Unsecured	100.00	100.00	100.00	0.00	0.00
Salute Visa	Unsecured	1,426.00	NA	NA	0.00	0.00
Santander Consumer USA	Unsecured	NA	292.26	292.26	140.02	0.00
Santander Consumer USA	Secured	12,737.00	13,029.26	12,737.00	12,737.00	1,140.37
SBC	Unsecured	245.00	NA	NA	0.00	0.00
Senex Services Corp	Unsecured	50.00	NA	NA	0.00	0.00
U Haul	Unsecured	185.00	NA	NA	0.00	0.00
University Of Phoenix	Unsecured	723.00	NA	NA	0.00	0.00
Vativ Recovery Solutions LLC	Unsecured	NA	0.43	0.43	0.21	0.00
Village of Flossmoor	Secured	309.00	309.00	309.00	309.00	13.71
Vonage	Unsecured	300.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$15,346.00	\$15,346.00	\$1,277.17
TOTAL SECURED:	\$15,346.00	\$15,346.00	\$1,277.17
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,548.78	\$12,863.04	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,354.54</u>
Disbursements to Creditors	<u>\$29,486.21</u>
TOTAL DISBURSEMENTS :	<u>\$34,840.75</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/16/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.